From: Diane Delooff [ddelooff@research1166fcu.org]

Sent: Thursday, March 26, 2009 3:40 PM

**To:** \_Regulatory Comments

**Subject:** Diane DeLooff - Comments on ANPR for Part 704

After reading everything that has come to me from the Agency, the League and our Corporate, I still am not sure that I feel confidently assured of any one particular direction yet, but I think that I do agree with the notion of a one tier, streamlined Corporate system reporting directly to the Treasury. I am also hearing more favorable discussion from Credit Unions about accepting Tarp money, but I have questions about that. First of all, what is the rate of interest that Tarp money has to be repaid. Secondly, who would be responsible for repaying that money. Would it come out of the Corporates reserves? If it's not, if natural person credit unions have to repay that, then what is the benefit?

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